

Part 5 Benefits and Services

85 What are the basic benefits available to TAFDC recipients?

- The basic grant amount depends on the number of people in your TAFDC assistance unit and your net countable income. See **Question 81**.
- The basic grant includes a \$40 per month rent or mortgage allowance if you pay for private, unsubsidized housing. 106 C.M.R. § 705.910.
- Your family automatically qualifies for MassHealth. 106 C.M.R. § 705.100.
- In September, you will receive a \$150 clothing allowance for each individual in the assistance unit who is under age 19. 106 C.M.R. §§ 204.420-204.425. This includes pregnant or parenting teens under age 19. Children excluded by the family cap do not get a clothing allowance.

The minimum grant amount is \$10 a month. If you are eligible for less than that, you will not get a cash payment but you will still be considered a recipient for purposes of MassHealth and other benefits (and you will get the clothing allowance in September). 106 C.M.R. § 204.610.

Advocacy Reminder:

- ✓ If you are not receiving a cash grant because of the \$10 minimum, you are still subject to the time limit and Work Program if you are not exempt, and you are subject to the family cap rules. You can choose to

close your TAFDC case if you do not want to have these rules apply to you. You can apply for MassHealth and Food Stamps separately and in most cases will continue to be eligible for them.

86 When will you get your TAFDC benefits?

TAFDC benefits are deposited twice a month directly to your bank account or benefits transfer account. See **Question 87**. You get half of the monthly grant at a time. 106 C.M.R. § 204.600.

Timetable for Deposit of Cash Benefits		
Last Digit of Social Security Number	Day of the Month	
	First Deposit	Second Deposit
0	1	16
1	2	17
2	4	19
3	5	20
4	7	22
5	8	23
6	10	25
7	11	26
8	13	28
9	14	29

Benefits due on Sunday are deposited on Saturday. Benefits due on a holiday are deposited the day before the holiday. Unless it is a leap year, a February benefit deposit due on the 29th is deposited on the 28th.

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How will you get your grant—direct deposit or benefits transfer?

Your TAFDC grant will be deposited directly to your bank account if you have an account. Otherwise your TAFDC grant will be paid through electronic benefits transfer (EBT). 106 C.M.R. §§ 706.400-706.420. You can no longer get paid by check except in special circumstances.

How to get and use your Mass Benefits Access Card

DTA will issue you a Mass Benefits Access Card to withdraw money from your cash benefits transfer account and to access your food stamps. 106 C.M.R. §§ 701.450, 706.420.

- You can use your Mass Benefits Access Card to get your cash benefits wherever you see the *NYCE* logo (at bank ATMs). You can also use the card to get your cash benefits and to pay for food wherever you see the *QUEST* logo (in food stores).
- To use the card you need to have a Personal Identification Number (PIN). The PIN is the key that unlocks your account. Choose a PIN that is easy for you to remember but hard for other people to guess. You can change your PIN at the local office or by mail. See EBT PIN Mail Request at www.masslegalservices.org.
- Keep your **PIN a secret**.
- **Never write your secret PIN on your card.**

Call customer service at 800-997-2555

- If you have questions or problems using your card or secret PIN.
- Your card is lost or stolen. Report this right away. DTA will replace the card.
- Your card does not work. DTA will replace the card.
- To find out your cash or food stamp account balance.

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- To find out where you can use your card.

You can make up to two withdrawals a month from your cash benefits transfer account without a fee. After that, the fee is 85 cents for each withdrawal. You can make as many ATM balance inquiries as you want without paying a fee. You can make as many food stamp withdrawals a month as you want without paying a fee.

If you leave more than a month's worth of benefits in your cash benefits transfer account, your worker may call you in for an eligibility review because DTA suspects you do not really need the money. If you want to prevent this from happening, you should withdraw enough from your account so that the balance will be less than your monthly grant, or you can switch to direct deposit.

If you do not withdraw money from your cash benefits transfer account for 90 days, DTA will put a stop on your card. You have six months to get the stop lifted and get your benefits back. You will have to explain why you did not withdraw benefits for 90 days.

Direct Deposit

If you have a bank account, your cash benefits will be deposited directly to your bank account. You will still need to use your Benefits Access Card to get your food stamp benefits. You can use the Benefits Access Card instead of direct deposit for cash as well as food stamps if you lack transportation to the bank or the co-owner of the account has abused you. Or, you can close your bank account and switch to the Benefits Access Card for cash.

Account fees and service charges depend on the bank. Most Massachusetts banks have a basic banking service account whose monthly fees are \$1 to \$3, depending on the type of account. DTA does not have access to information about your balance in a regular bank account.

Advocacy Reminders:

- ✓ If you wish, you can pick someone else to withdraw money from your account or buy food for you with your Benefits Access Card, either on a regular basis or in an emergency. This is called an "authorized representative." If you want, you can have DTA issue two Benefits Access Cards – one for you and one for your authorized representative.

An authorized representative has access to all your money and food stamps, so be sure you trust the person you pick. 106 C.M.R. § 701.370.

- ✓ If you have problems with your Benefits Access Card, for example if the machine tells you the wrong amount of your benefits, call EBT Customer Service at 800-997-2555. Contact an advocate if your problems are not fixed.

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What other benefits do TAFDC recipients get?

DTA will pay for

- a crib and layette up to \$300 for a newborn infant (unless the baby is excluded by the family cap) if you ask for the money before the baby is six months old. 106 C.M.R. § 705.600.
- a relocation benefit of up to \$1,000 to secure permanent housing (by paying for expenses such as advance rent, security deposit, rent or utility arrears, storage, or moving) for recipients who have been in an emergency shelter or a domestic violence shelter for 60 days and for some older teens who have been in a teen living program for 60 days. 106 C.M.R. § 705.350. See **Question 121**.
- up to \$1,100 for burial and funeral expenses for a TAFDC applicant or recipient, including a child excluded by the family cap (if the total cost does not go over \$1,500). 106 C.M.R. §§ 705.700-705.710.
- transportation costs if you want to move out of state. 106 C.M.R. §§ 705.800-705.840.
- supplemental payments for recipients in Monthly Reporting whose income has gone down. See **Question 109**. 106 C.M.R. § 702.980.

You are also eligible for education and training services under the Employment Services Program, including transportation and child care if you are in an approved education or training program and a voucher to pay

for a GED test and any retests. DTA Transitions, Oct. 2004, p. 2. You also qualify for subsidized child care if you are working. See **Part 5**.

You may be eligible for emergency shelter if you are homeless. See **Part 8**.

89 What if DTA makes a mistake and owes you money?

DTA has to correct all underpayments. 106 C.M.R. § 706.210. For example, you might be underpaid because

- your worker did not add a new household member to your grant on time,
or
- DTA counted income against your grant that should not have been counted.

Any other mistake that makes you get less than you should have gotten is an underpayment.

If you are underpaid, you should ask DTA in writing to correct the underpayment. If DTA will not make the correction, you can appeal. See **Part 9**.

90 When are your benefits paid directly to your landlord or utility company?

A payment directly to a landlord, mortgage company or utility company is called a “vendor payment.” Vendor payments can be voluntary or involuntary.

Voluntary Vendor Payments

You can ask DTA to pay all or part of your benefits directly to your landlord, mortgage company or utility company. You can cancel your request in writing and get the benefits yourself. 106 C.M.R. § 706.630. DTA usually gives the vendor one month's notice before it stops a vendor payment. 106 C.M.R. §§ 706.680-706.690.

Involuntary Vendor Payments

If you are behind on your bills or use Emergency Assistance, DTA may decide you have “mismanaged” your benefits and send all or part of your benefits to a landlord or utility company. You can challenge vendor payment for “mismanagement” if DTA has not shown that letting you manage your own money would be a threat to your child's health or safety. DTA has to give you advance notice and an opportunity to appeal before it starts sending your benefits to a landlord or utility company. 106 C.M.R. §§ 706.620-706.680.

DTA can also put you on vendor payments if you lose your part of the grant because you do not meet the child support requirements, if you do not meet the ESP or Work Program requirements, or if you do not meet certain other program requirements. 106 C.M.R. § 706.610.

A vendor payment for housing must be the amount of the monthly payment. A vendor payment for fuel or utilities must be the average monthly cost.

DTA can pay all of your grant to your landlord or your utility company even if you are left with nothing for other expenses. 106 C.M.R. § 706.650.

Advocacy Reminder:

- ✓ Vendor payments for rent cannot be made if the housing does not comply with minimum standards for health and safety. The worker has to get a Board of Health certificate of compliance. 106 C.M.R. § 706.660.

91 What is the Employment Services Program?

DTA's Employment Services Program (ESP) covers employment, education, and training services for TAFDC recipients and some former TAFDC recipients. ESP includes community service, the Full Employment Program and job search as well as education and training. ESP also provides child care and transportation for TAFDC recipients who are working or participating in a DTA-approved education or training program. 106 C.M.R. §§ 207.000, 207.100.

ESP is voluntary unless you are subject to the time limit and the Work Program. DTA regulations provide for sanctions for failure to comply with an Employment Development Plan, 106 C.M.R. § 207.200, but these regulations do not apply to volunteers. See Field Operations Memo 2001-9 (Feb. 20, 2001).

Advocacy Reminder:

- ✓ DTA is required by law to provide appropriate services for people with disabilities. Consult an advocate if you need special training, education, or employment services because you have a physical or mental disability, including a learning disability. See **Question 24**.

92 What are your ESP choices?

ESP choices include

- **Basic and Secondary Education.** This includes adult basic education, high school, General Equivalency Diploma (GED), ESL (English as a Second Language), and the Young Parents Program for teen parents. 106 C.M.R. § 207.140(C). You can also arrange for your own basic education and get child care and transportation help from DTA. 106 C.M.R. § 207.210.

- **Post-secondary education (college).** This is limited to certificate or associate's degree programs. See **Question 94** on the special rules for college. DTA does not pay for college. You have to pay for college with grants and loans. But if DTA approves you to go to college, DTA will pay for the child care and some transportation. 106 C.M.R. § 207.140(D).
- **Skills training and skills sharpening.** DTA pays for some skills training. You can also get approval to go to skills training provided by other agencies and get child care and some transportation from DTA. 106 C.M.R. §§ 207.150, 207.210.
- **Basic job search.** You can go to your local career center for self-guided job search. The career center will verify that you are enrolled, but you need to keep track of your own hours. 106 C.M.R. § 207.130. See Field Operations Memo 2003-6-B (Mar. 13, 2003).
- **Structured Job Search.** Structured Job Search is supposed to be an intensive program to help recipients find a job. 106 C.M.R. § 207.135. Structured Job Search is currently only available to recipients in the last three months of time-limited benefits or recipients applying for or approved for an extension of time-limited benefits. See **Question 45**. 106 C.M.R. § 207.120(A)(2). Services are provided by the one-stop career center. Some programs require a certain number of job searches instead of a set number of hours. If funding for Structured Job Search is not available, DTA may say you need to do self-guided job search at the career center and keep track of your own hours.
- **Supported work.** This program is supposed to give you on-the-job training and a job for a total of 30 hours a week, but some supported work programs are mainly job search. 106 C.M.R. § 207.160.
- **Community Service.** You can volunteer for unpaid community service at a public or nonprofit organization. 106 C.M.R. § 207.170.
- **Full Employment Program.** FEP is a full-time job paying at least minimum wage (\$6.75 an hour). The employer gets a subsidy towards your wage of \$2.50 an hour for the first 9 months and \$1.50 an hour for the next three months. DTA also pays \$1 for each hour you work into a special "Individual Asset Account" which you get when you leave FEP. Participants do not get food stamps, and are only eligible for TAFDC if

the FEP wage is less than what the TAFDC plus food stamps would have been otherwise.

- You can arrange your own FEP placement by finding an employer who wants to hire you. For example, an employer could pay you \$7 an hour, but it would only cost the employer \$4.50 an hour for your wage, and you would also get \$1 an hour paid into the Individual Asset Account.
- FEP workers have rights. For example, you should not be paid less than other workers in similar jobs in your area, and you should get the same vacations and holidays as other workers. If you have questions about your FEP rights, contact a legal services advocate. 106 C.M.R. §§ 207.180, 208.000-208.150.

93 What is an Employment Development Plan?

The Employment Development Plan (EDP) is a written plan for people in the Employment Services Program. The EDP contains your job goal, the education and training that you need to get to that goal, and the services like child care and transportation that you need. See 106 C.M.R. § 207.110.

DTA is supposed to do an assessment of your skills and interests and the job market and get your agreement before it writes the Employment Development Plan. The EDP should reflect the agreement between you and your worker and be signed by both of you.

- Make sure the EDP does not set an unrealistic timetable.
- If DTA wants you to do an activity you don't want to do, put in the plan that you want an assessment and want to be able to revise the plan if the assessment shows that another program would be better for you.
- DTA may say it will not approve your plan if it cannot be completed in the time left on your 24-month time limit clock, but there is no rule that allows DTA to disapprove a plan for this reason.

- Ask DTA to change your plan if it is not working out.

Consult an advocate if you cannot agree on an EDP, if DTA will not approve your plan for what you want to do, or if DTA will not change your plan. You can also appeal any of these DTA decisions.

94 What are the special rules for college?

To get approval for college you must attend at least half time, and you must be able to finish within three years. You must be in a course of study reasonably likely to lead to employment. DTA will not approve any program beyond the associate's degree. 106 C.M.R. § 207.140(D). You can get approval for a two-year program whether or not you are subject to the work requirement. But the program will not count as a work activity for more than one year. See Field Operations Memo 2004-37 (Sept. 22, 2004).

You can go to college without DTA approval (including a four-year college) while receiving TAFDC unless DTA requires you to go to another activity that conflicts with your college hours. If you do not have DTA approval, DTA will not pay for child care or transportation.

95 Who is eligible for child care?

There are special child care rules for TAFDC recipients and applicants, former TAFDC recipients, homeless families in emergency shelter, and teen parents. Unlike other low-income families, these families do not have to go on a wait list for a subsidy. Eligible current recipients and applicants, homeless families, and teen parents do not have to pay a fee.

Child care for TAFDC recipients and applicants

You are eligible for child care as long as you

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- are doing paid work or participating in an approved ESP activity (including job search), *and*
- meet the other requirements for child care listed in **Question 96**. 106 C.M.R. § 207.210(A).

You are also eligible for child care for up to two weeks while you are waiting to start an activity. This is especially important if your benefits were stopped because of a sanction and you must participate in an activity for two weeks to get back on benefits. It is also important if you already have child care and want to be able to keep your current provider while you are waiting for an activity to start. See 106 C.M.R. § 207.210(A)(2).

You may also be eligible for child care if you are looking for work, even if you are not in an ESP job search activity, but DTA rules do not specifically authorize child care for self-directed job search.

DTA may say you cannot get child care if you are not getting TAFDC for yourself, for example, if you have been sanctioned, get SSI, are undocumented, or are a relative who chooses not to be on the grant. This may be illegal. Consult an advocate.

Child care for homeless families in emergency shelter

Homeless families in emergency assistance shelter are eligible for child care by participating in any of the following activities for a total of 20 hours a week:

- paid work or any ESP activity,
- housing search through the Housing Assistance Program or Family Shelter Program,
- up to five hours a week of counseling, meetings with social workers, and assigned shelter activities,
- up to five hours a week for parenting sessions, *or*
- up to five hours a week of travel time between the activities and the child care program. Field Operations Memo 2004-21 (May 3, 2004).

Child care for teen parents

You are eligible for a DTA referral for child care if you are a teen parent who is in school or another ESP activity *and*

- receiving TAFDC, *or*
- receiving SSI or foster care for yourself and TAFDC for your child, 106 C.M.R. § 207.210(A)(1)(c), *or*
- under the age of 18, living with a parent, and household income is below 200% of the poverty level, see **Question 71**, or cannot get verification of your parent's income. 106 C.M.R. § 207.230.

Child care for former TAFDC recipients

You are eligible for child care for

- 12 months after your TAFDC case closes if you are working. You can ask for child care at any time during the 12 months. If you are working and also in a training program, you can get child care to cover your training time and your work time. Field Operations Memo 2004-17 (Apr. 1, 2004).
- up to 6 months after your TAFDC case closes if you reached your 24-month time limit and need more time to continue a DTA-approved education or training program. 106 C.M.R. § 207.210(A)(1)(d). After the 6 months, you can get child care for the rest of the year if you are working.

To get child care after your TAFDC case closes, you must

- cooperate with child support enforcement, 106 C.M.R. § 207.210(A)(1)(f), *and*
- pay a fee based on your income.

You will probably be able to keep your child care subsidy for more than a year as long as you keep working and your income is below the maximum for subsidized child care (\$49,248 for a family of three).

Advocacy Reminder:

- ✓ If you are not eligible for a child care referral from DTA, you may be able to get subsidized child care by applying directly to the Child Care Resource and Referral Agency. See **Question 97**. Or you may be able to get a subsidized child care slot through Community Partnerships for Children. See http://www.doe.mass.edu/els/about/liaison_list.html for a list of contacts. Your child also may be eligible for Head Start.

96 Which children can get child care?

You can get child care for

- a child under age 13, *or*
- a child 13 or over who is disabled and cannot take care of herself.

The child must be

- receiving TAFDC or foster care benefits,
- under court supervision,
- receiving SSI but otherwise eligible for TAFDC,
- excluded under the family cap,
- in a family eligible for child care for homeless families, see **Question 95**,
- in a family headed by a parent eligible for child care for teen parents. See **Question 95**. See 106 C.M.R. §§ 207.210(A)(2), 207.230.

Advocacy Reminder:

- ✓ DTA will not authorize child care for a child age 13 or older unless the child is disabled. Sometimes it is not safe to leave a teenager

unsupervised after school or during school vacations. Consult an advocate if you need out of school time care for a teenager who is not disabled. You may be able to get child care or you may be have good cause for not meeting TAFDC work rules.

97 How do you get child care? How should you choose a child care provider?

To get child care based on current or former receipt of TAFDC, you must

- get a child care referral from DTA,
- take the child care referral to your local Child Care Resource and Referral Agency,
- get a voucher from the Child Care Resource and Referral Agency,
- find a child care provider who will accept your voucher.

Your DTA worker will tell you the name of the local Child Care Resource and Referral Agency. You can also get a list at www.qualitychildcare.org.

The Child Care Resource and Referral Agency is supposed to help you find a child care provider. You can also find a partial list of local child care providers at www.qualitychildcare.org.

How to choose a child care provider

- Visit the program. Go in the morning when children are most active. If the provider is very busy but you like what you see, go back when there is time to talk.
- Look for the license.
- Trust your instincts.
- And always ask questions.

The Office of Child Care Services says you should take care to make sure your child is safe and happy. The child care provider should have experience and education working with young children. The facility should be safe and clean. And the program should offer educational and fun activities, have plenty of safe toys and learning materials, encourage creative play, and plan quiet time both indoors and out. For more information on what to look for, see www.qualitychildcare.org.

98 Can you get licensed child care? Can you get full-time care?

Licensed child care.

The Office of Child Care Services says a license is a very important credential. It shows the provider meets rules for health, safety and education.

You qualify for licensed child care if the Child Care Resource and Referral Agency determines you have a “service need” of 20 or more hours a week. The service need hours are based on the number of hours you are working or participating in education, training, job search or other allowed activities and your transportation time between the child care provider and your activity.

You qualify for part-time child care if the Child Care Resource and Referral Agency determines you have a service need of 20 or more hours a week but less than 30 hours a week. You qualify for full-time child care if the Child Care Resource and Referral Agency determines you have a service need of 30 or more hours a week.

Even if you qualify for full-time licensed care, the Child Care Resource and Referral Agency may not give you a voucher for five full days a week if your schedule does not require full-day care every day. Consult an advocate if this is a problem.

Licensed child care can be in a child care center or in a family day care home.

Informal (unlicensed) child care

You can get reimbursed for child care you arrange for yourself. Informal child care pays \$15 per day per child for six or more hours and \$8 per day per child for fewer than six hours. There is no minimum number of hours you must be working or participating in education, training or job search to get informal child care.

An informal child care provider can be

- any adult person you choose providing care in your home (must pass criminal history check), *or*
- an adult relative providing care in your home or hers. 102 C.M.R. § 10.10; P-OCCS-Income Eligible-22.

Determining your service need

The Child Care Resource and Referral Agency calculates your service need based on referral from DTA. The Child Care Resource and Referral Agency should

- add up to five hours a week for transportation time between the child care provider and your work or other activity, see DTA Field Operations Memo 2005-1 (Jan. 14, 2005),
- determine you have a 20-hour service need if you have 12 credit hours of college courses,
- add time for verified paid work, education, or training hours even if they are not listed in the DTA authorization.

Advocacy Reminders:

- ✓ If you have a 20 hour service need (for example, because you have 12 credit hours of college courses), you can add up to 5 hours for transportation plus additional hours in another work activity to meet the 30-hour minimum for full-time licensed care. 102 C.M.R. § 10.04(b); P-OCCS-Income Eligible-03.

- ✓ The DTA referral should include all the time you need to spend to complete an education or training program successfully. This could include study time and laboratory time. This is especially important if the Child Care Resource and Referral Agency is not adding additional hours because you are not in a college program or because you have fewer than 12 credit hours.
- ✓ If DTA won't give you a child care referral or the referral does not cover the hours you need, including time you need to spend to complete your activities successfully, you can file an appeal with DTA. See **Part 9**. Consult an advocate.
- ✓ If the Child Care Resource and Referral Agency won't give you a voucher that includes up to 5 hours of travel time, 20 hours for 12 credit hours, or time you spend in paid work, education or training that is not listed on the DTA authorization, you can file an appeal with the Office of Child Care Services. 102 C.M.R. § 10.13; P-OCCS-Income Eligible-00-18. Consult an advocate.
- ✓ Consult an advocate if you cannot get the child care you need because the Child Care Resource and Referral Agency will only give you a voucher for part-time care, will only give you a voucher for part-time care on some days, or will not give you a voucher for licensed care.

99 Can you get money for transportation?

DTA provides transportation assistance up to \$71 a month to

- current recipients doing paid work for 20 or more hours a week or participating in a DTA-approved education or training program,
- former recipients for the first 60 days after the TAFDC case closes who are doing paid work for 20 hours a week or participating in a DTA-approved education or training program that began before the closing.

DTA authorizes transportation payments for current and former recipients participating in approved education or training who commute by public transit. DTA refers recipients who cannot access public transit to

Transaction Associates. For recipients with a driver's license and access to a car, Transaction Associates will arrange for a card to help pay for gas (up to \$71 a month). For recipients who do not have a license and access to a car, Transaction Associates will try to arrange a ride and if successful will provide a card to help pay for gas.

DTA refers current and former recipients who are employed at least 20 hours a week to Transaction Associates which will arrange for a commuter check to pay for public transit. DTA does not pay for gas or other transportation expenses of current and former recipients who are working. See 106 C.M.R. § 207.210(B), Field Operations Memos 2003-32 (Nov. 13, 2003), 2004-44 (Nov. 12, 2004).

DTA will not provide reimbursement if your transportation costs are supposed to be covered by another source, such as a student loan.

DTA does not provide transportation assistance to go to a community service site.

Job search programs may provide some transportation assistance.

Advocacy Reminder:

- ✓ If you do not have reliable and affordable transportation to community service, you should have good cause for not meeting the Work Program. See **Question 60**.